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October 5, 2020

VIA ECF

United States District Court
Eastern District of New York
225 Cadman Plaza East, 505 North
Brooklyn, New York 11201
Hon. Pamela K. Chen

RE: Gustavia Home LLC v. Yvette Hoyer, *et al.*
Case No.: 16-cv-4015-PKC-VMS

Honorable Pamela K. Chen,

This firm represents Plaintiff Gustavia Home, LLC (hereinafter "Plaintiff") in the above-referenced action.

As this Court is aware, Defendant Yvette C. Hoyer filed for Chapter 13 Bankruptcy in the Eastern District of New York under Case No.: 19-44368-nhl. On September 8, 2020 the United States Bankruptcy Court Eastern District of New York issued an Order. *See* annexed. Pursuant to the Order, the bankruptcy stay was to remain in effect for sixty days (60) after the *entry* of the order. The Order was entered on the same date. Subsequently the Debtor, Hoyer, received a discharge and the bankruptcy was closed. *See* annexed. Upon information and belief, as the Bankruptcy Proceeding is now closed, the Parties can now move forward to prosecute this action.

Currently, a Motion pursuant Fed. R. Civ. P. Rule 60(b) filed by Defendant Paul is pending before this Court at ECF Docket No. 94. I have spoken with Kevin Kerveng Tung, Esq., Counsel for Defendant Paul, and he consents to Plaintiff's Opposition to be filed on or before November 5, 2020.

We thank this Court for its courtesies.

Respectfully,

THE MARGOLIN & WEINREB LAW GROUP, LLP
Attorneys for Plaintiff

/s/ Alan H. Weinreb
Alan H. Weinreb, Esq.

cc: *VIA ECF Only* – Kevin Kerveng Tung, P.C.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X
In re:

YVETTE C HOYER,

Case No.: 19-44368-NHL
Chapter 7

Debtor(s).
-----X

ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY

Upon the motion of Nationstar Mortgage LLC d/b/a Mr. Cooper (the “Movant”) dated October 3, 2019 (the “Motion”), for an order pursuant to 11 U.S.C. § 362(d), lifting and vacating the automatic stay with respect to property located at 361 Vernon Avenue, Brooklyn, NY 11206 (the “Property”); and this Motion having come before the Court for a telephonic hearing on August 27, 2020 (“Hearing”) at which counsel for the Movant appeared and there was no appearance by or on behalf of the Debtor; and no objections having been filed to the Motion; and after due deliberation and sufficient cause appearing therefor; and per the record at the Hearing and all other proceedings had before this Court; it is hereby

ORDERED, that the Motion is granted as set forth herein; and

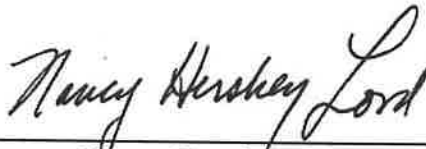
ORDERED, that the automatic stay pursuant to 11 U.S.C. § 362 is hereby lifted and vacated pursuant to 11 U.S.C. § 362(d) to permit Movant to exercise its rights under applicable state and federal law with respect to the Property; and it is further

ORDERED, that the Trustee’s right to surplus funds is hereby preserved, and the Movant shall promptly report to the Trustee any surplus monies realized by any sale of the Property; and it is further

ORDERED, that the relief herein shall not be effective until 60 days after entry of this Order.

Dated: September 8, 2020
Brooklyn, New York





Nancy Hershey Lord
United States Bankruptcy Judge

CLOSED, CONVERTED

**U.S. Bankruptcy Court
Eastern District of New York (Brooklyn)
Bankruptcy Petition #: 1-19-44368-nhl**

Assigned to: Nancy Hershey Lord
Chapter 7
Previous chapter 13
Original chapter 13
Voluntary
No asset

Date filed: 07/18/2019
Date converted: 12/03/2019
Date terminated: 09/23/2020
Debtor discharged: 09/03/2020
341 meeting: 06/02/2020
Deadline for objecting to discharge: 06/09/2020
Deadline for financial mgmt. course: 03/09/2020

Debtor disposition: Standard Discharge

Debtor

Yvette C Hoyer
361 Vernon Avenue
Brooklyn, NY 11206
KINGS-NY
SSN / ITIN: xxx-xx-5672

represented by **Nigel E Blackman**
Blackman & Melville, PC
11 Broadway, Suite 615
New York, NY 10004
(718) 576-1646
Fax : (718) 228-8795
Email: efilenotice@bmlawonline.com

Trustee

Marianne DeRosa
Office of the Chapter 13 Trustee
100 Jericho Quadrangle
Ste 127
Jericho, NY 11753
(516) 622-1340
TERMINATED: 12/04/2019
Email: Derosa@ch13mdr.com

represented by **Marianne DeRosa**
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Trustee

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Law Offices of Gregory Messer, PLLC
26 Court Street
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U.S. Trustee

Office of the United States Trustee
Eastern District of NY (Brooklyn Office)
U.S. Federal Office Building
201 Varick Street, Suite 1006
New York, NY 10014
(212) 510-0500

Filing Date	#	Docket Text
07/18/2019	<u>1</u> (14 pgs)	Chapter 13 Voluntary Petition for Individuals. Fee Amount \$50.00 Filed by Yvette C Hoyer Government Proof of Claim due by 1/14/2020. (tmg) (Entered: 07/18/2019)
07/18/2019		Meeting of Creditors Chapter 13 & Appointment of Chapter 13 Trustee Marianne DeRosa, with 341(a) Meeting to be held on 09/04/2019 at 09:30 AM at Room 2579, 271-C Cadman Plaza East, Brooklyn, NY . Proof of Claims due by 09/26/2019 . (Entered: 07/18/2019)
07/18/2019	<u>3</u> (2 pgs; 2 docs)	Notice of Deficiency Concerning Requirement of Photo Identification for the Debtor. Debtor(s) Acceptable Photo Identification due by 8/1/2019. (RE: related document(s) <u>2</u> Copy of Required Photo Identification for Debtor) (tmg) (Entered: 07/18/2019)
07/18/2019	<u>4</u>	Copy of Required Photo Identification pursuant to Administrative Order No. 653 for Filer Paul, Shauna M (tmg) (Entered: 07/18/2019)
07/18/2019	<u>5</u> (1 pg)	Application to Pay Filing Fee in Installments . Filed by Yvette C Hoyer. (tmg) (Entered: 07/18/2019)
07/18/2019	<u>6</u> (1 pg)	Request for Temporary Waiver of the Credit Counseling Requirement. (tmg) (Entered: 07/18/2019)
07/18/2019		Receipt of Chapter 13 Installment Filing Fee - \$50.00. Receipt Number 325513. (TG) (admin) (Entered: 07/18/2019)
07/18/2019	<u>7</u> (3 pgs; 2 docs)	Deficient Filing Chapter 13: Certificate of Credit Counseling due by 7/18/2019. Last day to file Section 521(i)(1) documents is 9/3/2019. Summary of Your Assets and Liabilities and Certain Statistical Information Official Form 106Sum due by 8/1/2019. Schedule A/B due 8/1/2019. Schedule C due 8/1/2019. Schedule D due 8/1/2019. Schedule E/F due 8/1/2019. Schedule G due 8/1/2019. Schedule H due 8/1/2019. Schedule I due 8/1/2019. Schedule J due 8/1/2019. Declaration About Ind Deb Schs Form 106Dec due 8/1/2019. Statement of Financial Affairs for Individuals Filing for Bankruptcy Form 107 due 8/1/2019. Chapter 13 Plan due by 8/1/2019. Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period Form 122C-1 Due 8/1/2019. Copies of pay statements received from any employer due by 8/1/2019. Incomplete Filings due by 8/1/2019. (tmg) (Entered: 07/19/2019)
07/19/2019	<u>8</u> (2 pgs; 2 docs)	Order Granting Application To Pay Filing Fees In Installments. Balance Due: \$ 260.00 (Related Doc # <u>5</u>). Signed on

		7/19/2019. (tmg) (Entered: 07/19/2019)
07/19/2019	<u>9</u> (6 pgs; 4 docs)	Request for Notice - Chapter 13 Meeting of Creditors and Hearing on Confirmation. Confirmation hearing to be held on 9/25/2019 at 09:30 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. Last day to Object to Confirmation 9/25/2019. Objections to 523 due by 11/4/2019. (tmg) (Entered: 07/19/2019)
07/20/2019	<u>10</u> (2 pgs)	BNC Certificate of Mailing with Notice of Deficient Filing Notice Date 07/20/2019. (Admin.) (Entered: 07/21/2019)
07/21/2019	<u>11</u> (3 pgs)	BNC Certificate of Mailing with Notice of Electronic Filing Notice Date 07/21/2019. (Admin.) (Entered: 07/22/2019)
07/21/2019	<u>12</u> (3 pgs)	BNC Certificate of Mailing - Meeting of Creditors Notice Date 07/21/2019. (Admin.) (Entered: 07/22/2019)
07/21/2019	<u>13</u> (3 pgs)	BNC Certificate of Mailing with Notice of Deficient Filing Notice Date 07/21/2019. (Admin.) (Entered: 07/22/2019)
07/21/2019	<u>14</u> (2 pgs)	BNC Certificate of Mailing with Copy of Order Notice Date 07/21/2019. (Admin.) (Entered: 07/22/2019)
07/24/2019	<u>15</u> (2 pgs)	Notice of Appearance and Request for Notice Filed by Nationstar Mortgage LLC d/b/a Mr. Cooper. (Cervenka, Paul) (Entered: 07/24/2019)
08/01/2019	<u>17</u> (1 pg)	Motion to Extend Deadline to File Schedules or Provide Required Information Filed by Yvette C Hoyer. (alh) (Entered: 08/01/2019)
08/05/2019	<u>18</u> (2 pgs; 2 docs)	Order Granting Extension of Time for a Temporary Exemption From Credit Counseling Requirement (related document(s) <u>7</u> Deficient Filing Chapter 13). Signed on 8/5/2019. Certificate of Credit Counseling due by 8/19/2019. (mem) (Entered: 08/06/2019)
08/08/2019	<u>19</u> (2 pgs)	BNC Certificate of Mailing with Copy of Order Notice Date 08/08/2019. (Admin.) (Entered: 08/09/2019)
08/16/2019	<u>20</u> (1 pg)	Certificate of Credit Counseling for Debtor Filed by Yvette C Hoyer (RE: related document(s) <u>7</u> Deficient Filing Chapter 13) (gaa) (Entered: 08/16/2019)
08/30/2019	<u>21</u> (1 pg)	Notice of Appearance and Request for Notice Filed by Alan Smikun on behalf of GUSTAVIA HOME, LLC (Smikun, Alan) (Entered: 08/30/2019)
09/04/2019	<u>22</u> (1 pg)	Order Extending Time to file documents which were not included with the filing of the petition up to and including

		October 16, 2019 (RE: related document(s) <u>7</u> Deficient Filing Chapter 13). Signed on 9/4/2019. Chapter 13 Plan due by 10/16/2019. Copies of pay statements received from any employer due by 10/16/2019. Schedule A/B due 10/16/2019. Schedule C due 10/16/2019. Schedule D due 10/16/2019. Schedule E/F due 10/16/2019. Schedule G due 10/16/2019. Schedule H due 10/16/2019. Schedule I due 10/16/2019. Schedule J due 10/16/2019. Schedule J-2 due 10/16/2019. Statement of Financial Affairs for Individuals Filing for Bankruptcy Form 107 due 10/16/2019. Summary of Schedules due 10/16/2019. Declaration Concerning Debtor(s) schedules due 10/16/2019. Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period Form 122C-1 Due 10/16/2019. (ads) (Entered: 09/04/2019)
09/04/2019	<u>23</u> (2 pgs; 2 docs)	Court's Service List (RE: related document(s) <u>22</u> Order to Extend Time) (ads) (Entered: 09/04/2019)
09/04/2019		Receipt of Chapter 13 Installment Filing Fee - \$50.00. Receipt Number 325968. (GA) (admin) (Entered: 09/04/2019)
09/05/2019		Statement Adjourning 341(a) Meeting of Creditors to 12/4/2019 at 01:00 PM at Room 2579, 271-C Cadman Plaza East, Brooklyn, NY. (DeRosa, Marianne) (Entered: 09/05/2019)
09/06/2019	<u>24</u> (2 pgs)	BNC Certificate of Mailing with Application/Notice/Order Notice Date 09/06/2019. (Admin.) (Entered: 09/07/2019)
09/25/2019		Adjourned Without Hearing (related document(s): <u>2</u> Request for Notice - Meeting of Creditors and Hearing on Confirmation Chapter 13) Confirmation hearing to be held on 01/30/2020 at 09:30 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (ahoward) (Entered: 10/01/2019)
09/27/2019	<u>25</u> (3 pgs)	Notice of Appearance and Request for Notice Filed by Nicole DiStasio on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to (DiStasio, Nicole) (Entered: 09/27/2019)
10/01/2019	<u>26</u> (2 pgs; 2 docs)	Notice of Proposed Dismissal for debtors failure to pay the balance due on filing fees in the Amount of: \$210.00. (mnc) (Entered: 10/01/2019)
10/03/2019	<u>27</u> (97 pgs; 2 docs)	Motion for Relief from Stay <i>Re: 361 Vernon Avenue, Brooklyn, NY 11206</i> Fee Amount \$181. Filed by Nicole DiStasio on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to. Hearing scheduled for

		12/5/2019 at 11:00 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (Attachments: # <u>1</u> Part 2) (DiStasio, Nicole) (Entered: 10/03/2019)
10/03/2019		Receipt of Motion for Relief From Stay(1-19-44368-nhl) [motion,mrlfsty] (181.00) Filing Fee. Receipt number 18504607. Fee amount 181.00. (re: Doc# <u>27</u>) (U.S. Treasury) (Entered: 10/03/2019)
10/03/2019	<u>28</u> (2 pgs)	BNC Certificate of Mailing with Notice/Order Notice Date 10/03/2019. (Admin.) (Entered: 10/04/2019)
10/08/2019		Receipt of Chapter 13 Installment Filing Fee - \$210.00. Receipt Number 326375. (OB) (admin) (Entered: 10/08/2019)
10/09/2019		Final Installment Payment Verified by Financial (mnc) (Entered: 10/09/2019)
10/16/2019	<u>29</u> (11 pgs)	Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period for 5 Years Form 122C-1. Disposable Income Is Determined , Chapter 13 Calculation of Your Disposable Income Form 122C-2 Filed by Yvette C Hoyer (RE: related document(s)) Deficient Filing Chapter 13) (gaa) (Entered: 10/16/2019)
10/16/2019	<u>30</u> (3 pgs)	Employee Income Records / Copies of Pay Statements Filed by Yvette C Hoyer (RE: related document(s)) Deficient Filing Chapter 13) (gaa) (Entered: 10/16/2019)
10/16/2019	<u>31</u> (45 pgs)	Schedule(s)- Schedule A/B, Schedule C, Schedule D, Schedule E/F, Schedule G, Schedule H, Schedule I, Schedule J : Declaration of Schedules and Statement of Financial Affairs Filed by Yvette C Hoyer [Affidavit Pursuant to E.D.N.Y. LBR 1007-1(b) -Not Filed] (gaa) (Entered: 10/16/2019)
10/16/2019	<u>32</u> (1 pg)	Request to enter into the Loss Mitigation Program with respect to Property located at 361 Vernon Avenue, Brooklyn, NY 11206, Loan No.# 4635 with creditor Gustavia Homes LLC/Servicing Corporation at P.O. Box 660820, Dallas TX 75266-0820, Filed by Yvette C Hoyer. Objection to Loss Mitigation by 10/30/2019. (olb) (Entered: 10/17/2019)
10/16/2019	<u>33</u> (1 pg)	Request to enter into the Loss Mitigation Program with respect to Property located at 361 Vernon Avenue, Brooklyn, NY 11206, Loan No.# 3451 with creditor Mr. Cooper at 8950 Cypress Waters Blvd, Coppell, TX 75019, Filed by Yvette C Hoyer.. Objection to Loss Mitigation by 10/30/2019. (olb) (Entered: 10/17/2019)
10/16/2019	<u>34</u> (2 pgs)	Affidavit/Certificate of Service Filed by Yvette C Hoyer (RE: related document(s)) <u>32</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer, <u>33</u> Loss-Mitigation

		Request - By the Debtor filed by Debtor Yvette C Hoyer) (olb) (Entered: 10/17/2019)
10/30/2019	<u>35</u> (42 pgs)	Objection to Loss Mitigation Request Filed by Alan H Weinreb on behalf of GUSTAVIA HOME, LLC (RE: related document(s) <u>32</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer) (Weinreb, Alan) (Entered: 10/30/2019)
10/30/2019	<u>36</u> (2 pgs; 2 docs)	Notice of Hearing on the Objection to the Request of the Debtor to enter into the Loss Mitigation Program with respect to Property located at 361 Vernon Avenue, Brooklyn, NY 11206, Loan No.# 4635 with Gustavia Homes LLC Servicing Corporation. Hearing scheduled for 12/5/2019 at 11:00 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (RE: related document(s) <u>32</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer, <u>35</u> Objection to Loss Mitigation Request filed by Creditor GUSTAVIA HOME, LLC) (agh) (Entered: 10/30/2019)
10/30/2019	<u>37</u> (44 pgs; 5 docs)	Objection to Loss Mitigation Request Filed by Barbara Dunleavy on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to (RE: related document(s) <u>33</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer) (Attachments: # <u>1</u> Exhibit Exhibit A - Denial Letters # <u>2</u> Exhibit Exhibit B - Denial Letters # <u>3</u> Exhibit Exhibit C - Denial Letters # <u>4</u> Exhibit Exhibit D - Denial Letters) (Dunleavy, Barbara) (Entered: 10/30/2019)
10/31/2019	<u>38</u> (2 pgs; 2 docs)	Notice of Hearing on the Objection to the Request of the Debtor to enter into the Loss Mitigation Program with respect to Property located at 361 Vernon Avenue, Brooklyn, NY 11206, Loan No.# 3451 with Mr. Cooper. Hearing scheduled for 12/5/2019 at 11:00 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (RE: related document(s) <u>33</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (agh) (Entered: 10/31/2019)
11/01/2019	<u>39</u> (2 pgs)	BNC Certificate of Mailing with Application/Notice/Order Notice Date 11/01/2019. (Admin.) (Entered: 11/02/2019)
11/02/2019	<u>40</u> (2 pgs)	BNC Certificate of Mailing with Application/Notice/Order Notice Date 11/02/2019. (Admin.) (Entered: 11/03/2019)
11/15/2019	<u>41</u> (59 pgs; 8 docs)	Motion for Relief from Stay <i>as to Property located at 361 Vernon Avenue, Brooklyn, NY 11208</i> Fee Amount \$181. Filed

		by Alan Smikun on behalf of GUSTAVIA HOME, LLC. Hearing scheduled for 1/22/2020 at 11:00 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (Attachments: # <u>1</u> Exhibit A - Order # <u>2</u> Exhibit B - Loan Documents Part 1 # <u>3</u> Exhibit B - Loan Documents Part 2 # <u>4</u> Exhibit C - Judgment of Foreclosure and Sale # <u>5</u> Exhibit D - District Worksheet # <u>6</u> Exhibit E - Schedule A of the Debtor's Petition # <u>7</u> Affidavit of Service) (Smikun, Alan) (Entered: 11/15/2019)
11/15/2019		Receipt of Motion for Relief From Stay(1-19-44368-nhl) [motion,mrlfsty] (181.00) Filing Fee. Receipt number 18664559. Fee amount 181.00. (re: Doc# <u>41</u>) (U.S. Treasury) (Entered: 11/15/2019)
12/03/2019	<u>42</u> (1 pg)	Notice of Appearance and Request for Notice Filed by Nigel E Blackman on behalf of Yvette C Hoyer (Blackman, Nigel) (Entered: 12/03/2019)
12/03/2019	<u>43</u> (1 pg)	Notice of Voluntary Conversion from Chapter 13 to Chapter 7 Fee Amount \$25. Filed by Nigel E Blackman on behalf of Yvette C Hoyer (Blackman, Nigel) (Entered: 12/03/2019)
12/04/2019		Receipt of Notice of Voluntary Conversion from Chapter 13 to Chapter 7(1-19-44368-nhl) [notice,ntccnv] (25.00) Filing Fee. Receipt number 18726078. Fee amount 25.00. (re: Doc# <u>43</u>) (U.S. Treasury) (Entered: 12/04/2019)
12/04/2019		Conversion Utility (mem) (Entered: 12/04/2019)
12/04/2019	<u>44</u> (1 pg)	Letter of Adjournment: Hearing rescheduled from 12/05/2019 to 01/22/2010 11am Filed by Nigel E Blackman on behalf of Yvette C Hoyer (Blackman, Nigel) (Entered: 12/04/2019)
12/04/2019		Adjourned Without Hearing (related document(s): <u>32</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>35</u> Objection to Loss Mitigation Request filed by GUSTAVIA HOME, LLC, <u>36</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) Hearing scheduled for 01/22/2020 at 11:00 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (ahoward) (Entered: 12/04/2019)
12/04/2019	<u>45</u> (2 pgs; 2 docs)	Notice of No Financial Management Certificate before Discharge for Debtor(s). (fincert7) (Entered: 12/04/2019)
12/05/2019		Confirmation Marked Off; Case Converted to Chapter 7. (related document(s): <u>9</u> Request for Notice - Meeting of Creditors and Hearing on Confirmation Chapter 13) (ahoward) (Entered: 12/05/2019)
12/05/2019	<u>46</u> (2 pgs)	Chapter 13 Trustee's Final Report and Account for a Converted Case Filed by Marianne DeRosa. (DeRosa, Marianne) (Entered: 12/05/2019)

12/05/2019	<u>47</u> (1 pg)	Notice of Appointment of Trustee <i>Gregory Messer</i> . Gregory Messer added to the case. Filed by Office of the United States Trustee. (Martin, MaryLou) Modified on 12/6/2019 (mem). (Entered: 12/05/2019)
12/05/2019		Hearing Held; Appearances: Nigel Blackman (Telephonically - Counsel to Debtor), Katherine Heidbrink (Counsel to Nationstar Mortgage LLC), Paul Chad Bierman (Of Counsel to Gustava Homes); Hearing Adjourned to 01/22/2020 at 11:00 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>33</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to, <u>38</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 12/13/2019)
12/05/2019		Hearing Held; Appearances: Nigel Blackman (Telephonically - Counsel to Debtor), Katherine Heidbrink (Counsel to Nationstar Mortgage LLC), Paul Chad Bierman (Of Counsel to Gustava Homes); Hearing Adjourned to 01/22/2020 at 11:00 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>27</u> Motion for Relief From Stay filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (ahoward) (Entered: 12/13/2019)
12/06/2019		Gregory Messer added to case (mem) (Entered: 12/06/2019)
12/06/2019		Meeting of Creditors 341(a) meeting to be held on 1/7/2020 at 10:30 AM at Room 2579, 271-C Cadman Plaza East, Brooklyn, NY. Financial Management Certificate due by 3/9/2020. Last day to oppose discharge or dischargeability is 3/9/2020. (mem) (Entered: 12/06/2019)
12/06/2019	<u>48</u> (3 pgs; 2 docs)	Request for Notice - Meeting of Creditors Chapter 7 No Asset (mem) (Entered: 12/06/2019)
12/07/2019	<u>49</u> (2 pgs)	BNC Certificate of Mailing with Notice of No Financial Management Certificate Notice Date 12/07/2019. (Admin.) (Entered: 12/08/2019)
12/08/2019	<u>50</u> (4 pgs)	BNC Certificate of Mailing - Meeting of Creditors Notice Date 12/08/2019. (Admin.) (Entered: 12/09/2019)
12/09/2019	<u>51</u> (4 pgs)	Limited Objection Filed by Nicole DiStasio on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in

		interest to Bank of America, National Association, as Trustee, successor by merger to (RE: related document(s) <u>41</u> Motion for Relief From Stay filed by Creditor GUSTAVIA HOME, LLC) (DiStasio, Nicole) (Entered: 12/09/2019)
12/18/2019	<u>52</u> (1 pg)	Certificate of Debtor Education or Official Form 423 Certification About a Financial Management Course Filed for Debtor. Filed by Nigel E Blackman on behalf of Yvette C Hoyer (RE: related document(s) Meeting of Creditors Chapter 7 No Asset) (Blackman, Nigel) (Entered: 12/18/2019)
01/09/2020		Statement Adjourning 341(a) Meeting of Creditors to 2/11/2020 at 11:30 AM at Room 2579, 271-C Cadman Plaza East, Brooklyn, NY. (Messer, Gregory) (Entered: 01/09/2020)
01/21/2020	<u>53</u> (56 pgs; 9 docs)	Reply to Creditors' Objection to Debtor's Application for Loss Mitigation Filed by Nigel E Blackman on behalf of Yvette C Hoyer (RE: related document(s) <u>32</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer, <u>33</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer) (Attachments: # <u>1</u> Exhibit Original Modification Offer # <u>2</u> Exhibit Copies of Payments made # <u>3</u> Exhibit Copies of Modification Acceptance # <u>4</u> Exhibit December 5 Letter # <u>5</u> Exhibit Notice of Acceleration # <u>6</u> Exhibit Hoyer Stubs # <u>7</u> Exhibit Paul Stubs # <u>8</u> Exhibit Garrway Stubs) (Blackman, Nigel) (Entered: 01/21/2020)
01/22/2020	<u>54</u> (1 pg)	Affidavit/Certificate of Service Filed by Nigel E Blackman on behalf of Yvette C Hoyer (RE: related document(s) <u>53</u> Reply filed by Debtor Yvette C Hoyer) (Blackman, Nigel) (Entered: 01/22/2020)
01/22/2020		Hearing Held ; Appearances: Paul Chad Bierman (Of Counsel to Nationstar Mortgage), Barbara Dunleavy (Counsel to Nationstar Mortgage LC), Denise Melville (Telephoncially-Counsel to Debtor); Hearing Adjourned to 03/05/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY(related document(s): <u>41</u> Motion for Relief From Stay filed by GUSTAVIA HOME, LLC) . (ahoward) (Entered: 01/25/2020)
01/22/2020		Hearing Held; Appearances: Paul Chad Bierman (Of Counsel to Nationstar Mortgage), Barbara Dunleavy (Counsel to Nationstar Mortgage LC), Denise Melville (Telephoncially-Counsel to Debtor); Hearing Adjourned to 03/05/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>32</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>35</u> Objection to Loss Mitigation Request filed by GUSTAVIA HOME, LLC, <u>36</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 01/25/2020)
01/22/2020		Hearing Held; Appearances: Paul Chad Bierman (Of Counsel

		to Nationstar Mortgage), Barbara Dunleavy (Counsel to Nationstar Mortgage LC), Denise Melville (Telephoncially-Counsel to Debtor); Hearing Adjourned to 03/05/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (related document(s): <u>33</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to, <u>38</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 01/25/2020)
01/22/2020		Hearing Held; Appearances: Paul Chad Bierman (Of Counsel to Nationstar Mortgage), Barbara Dunleavy (Counsel to Nationstar Mortgage LC), Denise Melville (Telephoncially-Counsel to Debtor); Hearing Adjourned to 03/05/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>27</u> Motion for Relief From Stay filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (ahoward) (Entered: 01/25/2020)
01/24/2020	<u>55</u> (2 pgs)	Affidavit/Certificate of Service <i>serving the Debtor's Counsel and Chapter 7 Trustee with the filed Motion for Relief</i> . Filed by Nicole DiStasio on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to (RE: related document(s) <u>27</u> Motion for Relief From Stay filed by Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (DiStasio, Nicole) (Entered: 01/24/2020)
02/14/2020		Statement Adjourning 341(a) Meeting of Creditors to 3/3/2020 at 11:30 AM at 271-C Cadman Plaza East, Room 4515, Brooklyn, NY. (Messer, Gregory) (Entered: 02/14/2020)
02/20/2020	<u>56</u> (2 pgs)	Notice of Proposed Stipulation to Extend Time to Object to the Debtor's Discharge/Dischargeability until 6/9/20 Filed by Gregory Messer on behalf of Gregory Messer (Messer, Gregory) (Entered: 02/20/2020)
02/23/2020	<u>57</u> (2 pgs)	Stipulation and Order by and between the Trustee and the Debtor's Counsel, extending Chapter 7 Trustee's time to object to the discharge of the Debtor and/or move to dismiss the Debtor's case (related document(s) <u>56</u>). Signed on 2/23/2020. Last day to oppose discharge or dischargeability is 6/9/2020. (mem) (Entered: 02/24/2020)

03/05/2020		Hearing Held; Appearances: Katherine Heidbrink (Counsel to Nationstar Mortgage, LLC), Paul Chad Bierman (Of Counsel to First Franklin), Denise Melville (Telephonically - Counsel to Debtor); Hearing Adjourned to 05/06/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>32</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>35</u> Objection to Loss Mitigation Request filed by GUSTAVIA HOME, LLC, <u>36</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 03/12/2020)
03/05/2020		Hearing Held; Appearances: Katherine Heidbrink (Counsel to Nationstar Mortgage, LLC), Paul Chad Bierman (Of Counsel to First Franklin), Denise Melville (Telephonically - Counsel to Debtor); Hearing Adjourned to 05/06/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>33</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to, <u>38</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) r (ahoward) (Entered: 03/12/2020)
03/05/2020		Hearing Held; Appearances: Katherine Heidbrink (Counsel to Nationstar Mortgage, LLC), Paul Chad Bierman (Of Counsel to First Franklin), Denise Melville (Telephonically - Counsel to Debtor); Hearing Adjourned to 05/06/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>27</u> Motion for Relief From Stay filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (ahoward) (Entered: 03/12/2020)
03/05/2020		Hearing Held; Appearances: Katherine Heidbrink (Counsel to Nationstar Mortgage, LLC), Paul Chad Bierman (Of Counsel to First Franklin), Denise Melville (Telephonically - Counsel to Debtor); Hearing Adjourned to 05/06/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>41</u> Motion for Relief From Stay filed by GUSTAVIA HOME, LLC) (ahoward) (Entered: 03/12/2020)
03/09/2020		Statement Adjourning 341(a) Meeting of Creditors to 4/7/2020 at 11:30 AM at Room 2579, 271-C Cadman Plaza East, Brooklyn, NY. (Messer, Gregory) (Entered: 03/09/2020)
04/08/2020		Statement Adjourning 341(a) Meeting of Creditors to 4/20/2020 at 3:00 PM at 271-C Cadman Plaza East, Room 4515, Brooklyn, NY. (Messer, Gregory) (Entered: 04/08/2020)
04/21/2020		Statement Adjourning 341(a) Meeting of Creditors to 5/5/2020

		at 09:00 AM at 271-C Cadman Plaza East, Room 4515, Brooklyn, NY. (Messer, Gregory) (Entered: 04/21/2020)
05/05/2020	<u>58</u> (2 pgs)	Loss Mitigation Status Report Filed by Nigel E Blackman on behalf of Yvette C Hoyer (Blackman, Nigel) (Entered: 05/05/2020)
05/06/2020		Statement Adjourning 341(a) Meeting of Creditors to 6/2/2020 at 11:30 AM at 271-C Cadman Plaza East, Room 4515, Brooklyn, NY. (Messer, Gregory) (Entered: 05/06/2020)
05/06/2020		[RECORD SO RDERED]; Hearing Held; Appearances: Nigel Blackman (Counsel to Debtor), Barbara Dunleavy (Counsel to Nationstar Mortgage, LLC), Alan Smikun (Counsel to Gustavia Homes LLC); Hearing Adjourned to 06/10/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (related document(s): <u>33</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>35</u> Objection to Loss Mitigation Request filed by GUSTAVIA HOME, LLC, <u>36</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 05/07/2020)
05/06/2020		[RECORD SO ORDERED]; Hearing Held; Appearances: Nigel Blackman (Counsel to Debtor), Barbara Dunleavy (Counsel to Nationstar Mortgage, LLC), Alan Smikun (Counsel to Gustavia Homes LLC); Hearing Adjourned to 06/10/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>33</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to, <u>38</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 05/07/2020)
05/06/2020		[RECORD SO ORDERED]; Hearing Held; Appearances: Nigel Blackman (Counsel to Debtor), Barbara Dunleavy (Counsel to Nationstar Mortgage, LLC), Alan Smikun (Counsel to Gustavia Homes LLC); Hearing Adjourned to 06/10/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>27</u> Motion for Relief From Stay filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (ahoward) (Entered: 05/07/2020)
05/06/2020		[RECORD SO ORDERD]; Hearing Held; Appearances: Nigel Blackman (Counsel to Debtor), Barbara Dunleavy (Counsel to Nationstar Mortgage, LLC), Alan Smikun (Counsel to Gustavia Homes LLC); Hearing Adjourned to 06/10/2020 at 03:00 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY.

		(related document(s): <u>41</u> Motion for Relief From Stay filed by GUSTAVIA HOME, LLC) (ahoward) (Entered: 05/07/2020)
06/03/2020		Chapter 7 Trustee's Report of No Distribution: I, Gregory Messer, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 6 months. Assets Abandoned (without deducting any secured claims): \$ 0.00, Assets Exempt: Not Available, Claims Scheduled: \$ 0.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 0.00. (Messer, Gregory) (Entered: 06/03/2020)
06/09/2020	<u>59</u> (2 pgs)	Loss Mitigation Status Report Filed by Nigel E Blackman on behalf of Yvette C Hoyer (RE: related document(s) <u>33</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer) (Blackman, Nigel) (Entered: 06/09/2020)
06/10/2020		Hearing Held; Appeaerances: Nigel Blackman (Counsel to Debtor), Alan Smikun (Counsel to Gustavia Home, LLC); Objection Sustained; Settle Order on 14+3 days notice. (related document(s): <u>32</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>35</u> Objection to Loss Mitigation Request filed by GUSTAVIA HOME, LLC, <u>36</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 06/14/2020)
06/10/2020		Hearing Held; Appeaerances: Nigel Blackman (Counsel to Debtor), Alan Smikun (Counsel to Gustavia Home, LLC); Hearing Adjourned to 07/23/2020 at 02:30 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (related document(s): <u>41</u> Motion for Relief From Stay filed by GUSTAVIA HOME, LLC) (ahoward) (Entered: 06/14/2020)
06/10/2020		Hearing Held; Appearances: Nigel E. Blackman (Counsel to Debtor), Shari Barak (Counsel to Nationstar); Objection Sustained; Settle Order on 14+3 days notice. (related document(s): <u>33</u> Loss-Mitigation Request - By the Debtor filed by Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association,

		as Trustee, successor by merger to, <u>38</u> Notice of Hearing Re: Loss Mitigation Request (Courtroom Deputy ONLY)) (ahoward) (Entered: 06/14/2020)
06/10/2020		Hearing Held; Appearances: Nigel E. Blackman (Counsel to Debtor), Shari Barak (Counsel to Nationstar); Hearing Adjourned to 07/23/2020 at 02:30 PM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (related document(s): <u>27</u> Motion for Relief From Stay filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (ahoward) (Entered: 06/14/2020)
07/08/2020	<u>60</u> (5 pgs)	Notice of Settlement of Proposed Order; Order to be settled for 07/23/2020 Filed by Barbara Dunleavy on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to (RE: related document(s) <u>33</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (Dunleavy, Barbara) (Entered: 07/08/2020)
07/08/2020	<u>61</u> (5 pgs)	Notice of Settlement of Proposed Order; Order to be settled for July 24, 2020 Filed by Alan Smikun on behalf of GUSTAVIA HOME, LLC (RE: related document(s) <u>32</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer) (Smikun, Alan) (Entered: 07/08/2020)
07/23/2020		Hearing Held; Appearances: Barbara Dunleavy (Counsel to Nationstar Mortgage LLC), Alan Smikun (Counsel to Gustavia Home LLC), Nigel E. Blackman (Counsel to Debtor - Appeared on 2nd Call); Hearing Adjourned to 08/27/2020 at 10:30 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY. (related document(s): <u>27</u> Motion for Relief From Stay filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (ahoward) (Entered: 07/23/2020)
07/23/2020		Hearing Held; Appearances: Barbara Dunleavy (Counsel to Nationstar Mortgage LLC), Alan Smikun (Counsel to Gustavia Home LLC), Nigel E. Blackman (Counsel to Debtor - Appeared on 2nd Call); Hearing Adjourned to 08/27/2020 at 10:30 AM at Courtroom 3577 (Judge Lord), Brooklyn, NY.(related document(s): <u>41</u> Motion for Relief From Stay filed by GUSTAVIA HOME, LLC) (ahoward) (Entered: 07/23/2020)
07/23/2020	<u>62</u>	Notice of Settlement of Proposed Order; Order to be settled for

	(5 pgs)	08/11/2020 Filed by Barbara Dunleavy on behalf of Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to (RE: related document(s) <u>33</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer, <u>37</u> Objection to Loss Mitigation Request filed by Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (Dunleavy, Barbara) (Entered: 07/23/2020)
07/24/2020	<u>63</u> (5 pgs)	Notice of Settlement of Proposed Order; Order to be settled for August 11, 2020 Filed by Alan Smikun on behalf of GUSTAVIA HOME, LLC (RE: related document(s) <u>32</u> Loss-Mitigation Request - By the Debtor filed by Debtor Yvette C Hoyer) (Smikun, Alan) (Entered: 07/24/2020)
08/27/2020		Hearing Held; Appearance: Shari Barak (Counsel to Nationstar); No Appearance by or on behalf of Debtor; Motion Granted as per the record; Submit Order. (related document(s): <u>27</u> Motion for Relief From Stay filed by Nationstar Mortgage LLC d/b/a Mr. Cooper as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to) (ahoward) (Entered: 08/31/2020)
08/27/2020		Hearing Held; Appearance: Alan Smikun (Counsel to Gustavia Hole, LLC); No Appearance by or on behalf of Debtor; Motion Granted as per the record; Submit Order.(related document(s): <u>41</u> Motion for Relief From Stay filed by GUSTAVIA HOME, LLC) (ahoward) (Entered: 08/31/2020)
08/29/2020	<u>64</u> (3 pgs; 2 docs)	Order DENYING the Debtor's Loss Mitigation Request and Sustaining the Objection filed by Nationstar Mortgage LLC D/B/A Mr Cooper.(RE: related document(s) <u>33</u> Loss-Mitigation Request - By the Debtor <u>37</u> Objection to Loss Mitigation Request filed by Creditor Nationstar Mortgage LLC <u>62</u> . Signed on 8/29/2020 (rjl) (Entered: 08/31/2020)
08/29/2020	<u>65</u> (2 pgs; 2 docs)	Order DENYING the Debtor's Request for Loss Mitigation Request and Sustaining the Objection filed by Gustavia Home, LLC (RE: related document(s) <u>32</u> Loss-Mitigation Request - By the Debtor). <u>63</u> , <u>35</u> . Signed on 8/29/2020. (rjl) (Entered: 08/31/2020)
09/02/2020	<u>66</u> (3 pgs)	BNC Certificate of Mailing with Application/Notice/Order Notice Date 09/02/2020. (Admin.) (Entered: 09/03/2020)
09/02/2020	<u>67</u> (2 pgs)	BNC Certificate of Mailing with Application/Notice/Order Notice Date 09/02/2020. (Admin.) (Entered: 09/03/2020)

09/03/2020	<u>68</u> (3 pgs; 2 docs)	Order Discharging Debtor. Signed on 9/3/2020 (rjl) (Entered: 09/03/2020)
09/06/2020	<u>69</u> (3 pgs)	BNC Certificate of Mailing with Order of Discharge Notice Date 09/06/2020. (Admin.) (Entered: 09/07/2020)
09/08/2020	<u>70</u> (2 pgs)	Order Granting Motion For Relief From Stay with respect to property located at 361 Vernon Avenue, Brooklyn, NY 11208; and it is further Ordered, that the relief herein shall not be effective until 60 days after entry of this Order(Related Doc # <u>41</u>) Signed on 9/8/2020. (sem) (Entered: 09/08/2020)
09/08/2020	<u>71</u> (2 pgs)	Order Granting Motion For Relief From Stay with respect to property located at 361 Vernon Avenue, Brooklyn, NY 11206; and it is further Ordered, the relief herein shall not be effective until 60 days after entry of this Order (Related Doc # <u>27</u>) Signed on 9/8/2020. (sem) (Entered: 09/08/2020)
09/23/2020	<u>72</u> (2 pgs; 2 docs)	Final Decree Chapter 7. Signed on 9/23/2020 (rjl) (Entered: 09/23/2020)
09/23/2020		Bankruptcy Case Closed (rjl) (Entered: 09/23/2020)

PACER Service Center			
Transaction Receipt			
10/02/2020 11:04:54			
PACER Login:	pm0284:2615316:0	Client Code:	yd
Description:	Docket Report	Search Criteria:	1-19-44368-nhl Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Headers: included Format: html Page counts for documents: included
Billable Pages:	10	Cost:	1.00

Information to identify the case:Debtor 1 **Yvette C Hoyer**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5672**

EIN - - - - -

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN - - - - -

EIN - - - - -

United States Bankruptcy Court **Eastern District of New York**Case number: **1-19-44368-nhl****FINAL DECREE**

The estate of the above named debtor(s) has been fully administered.

IT IS ORDERED THAT:

- Gregory Messer (Trustee) is discharged as trustee of the estate of the above-named debtor(s).
- The Chapter 7 case of the above-named debtor(s) is closed.

s/ Nancy Hershey Lord

United States Bankruptcy Judge

Dated: September 23, 2020

Information to identify the case:Debtor 1 Yvette C Hoyer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5672EIN -

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -EIN -United States Bankruptcy Court **Eastern District of New York**Case number: **1-19-44368-nhl****Order of Discharge of Debtor(s)**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Yvette C Hoyer

BY THE COURT:

Dated: September 3, 2020

s/ Nancy Hershey Lord
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.